



Planet Home Lending Quality Spotlight – November 2025

Planet Home Lending continues to see occupancy misrepresentation surface as a costly post-closing issue, and one that both **Fannie Mae** and **Freddie Mac** are targeting more aggressively in quality reviews.

This month's *Quality Insider* from Fannie Mae provides an excellent overview of occupancy risk types, red flags, and methods to investigate misrepresentation across origination, prefunding QC, and post-close reviews.

[🔗 Click here to view the full Fannie Mae Quality Insider \(October 2025\)](#)

We encourage all Sellers to review and share this with your Operations and Compliance teams. Some of the most common red flags include:

- Borrower with multiple rental properties
- Significant distance between current residence and subject property
- Appraisal notes referencing tenants or rent comps
- Properties listed for rent shortly after closing
- Conflicting occupancy details in the sales contract

By tightening internal controls and reinforcing training around occupancy risk, we can reduce repurchase exposure and improve salability across the channel.